

Travel insurance
Policy wording



Summary of cover

	Trip duration	31, 62, days (limited to 31 days if 65 years or over)
	Age limit	69
	Age limit (dependent children in full time education)	Under 23
Section 1	Cancellation	£5,000 With an option to increase the limit to £10,000
Section 2	Curtailment	£5,000 With an option to increase the limit to £10,000
Section 3	Emergency medical expenses Emergency dental treatment Funeral expenses abroad UK expenses	£10 million £500 £5,000 £5,000
Section 4	Additional hospital benefit Mugging	£50/24-hours, £500 maximum £100/24-hours, £1,000 maximum
Section 5	Personal accident	£25,000
Section 6	Baggage and personal belongings Overall limit Single item limit Total valuables limit Delayed baggage (after 24 hours)	Optional £3,000 £500 £1,000 £500 maximum
Section 7	Cash, travel tickets and documents Overall limit Cash limit	Optional £1,000 £500
Section 8	Loss of passport, visa and driving licence	£500
Section 9	Missed departure/missed connection	£1,500
Section 10	Travel disruption Extended cancellation and curtailment charges Extended travel delay/abandonment Extended missed departure Accommodation cover	Included Up to the cancellation limit £50 (12 hours or more)/up to cancellation limit £1,000 Up to cancellation limit
Section 11	Personal liability	£2 million
Section 12	Legal expenses	£50,000
Section 13	Business travel Replacement personnel Samples and documents Portable business equipment Single item limit Conference fees	Optional £2,000 £1,000 £2,000 £500 £1,500
Section 14	Planned sports and activities level 1 Planned sports and activities level 2, 3 and 4	Included Optional
Section 15	Collision damage waiver excess Accidental damage excess reimbursement Rental car key cover	Included £1,500 £500
Section 16	Hijack	£1,000 £100/24-hours
Section 17	Political unrest and natural catastrophe Evacuation	£10,000
Section 18	Financial failure protection	£5,000
	Policy excess	£100
	Stranded passenger	Inclusive

Stranded passenger

A delay to your flight can be a frustrating experience. That's why we have included the Stranded Passenger service which gives you access to a global network of more than 500 airport lounges around the world.

Once you have registered your flight and passenger details, we monitor the international departure boards. If your flight is delayed for more than two hours we'll send an access code to your phone allowing you and your registered travellers access to an eligible executive lounge. To register just follow the link in your policy document vault and please remember to provide your details at least 24 hours before boarding.

This service does not form part of the insurance contract and is arranged separately by Millstream Underwriting Limited. Use of the service doesn't impact any claim that you may subsequently submit under the insurance policy for disrupted or cancelled travel. Please call 0330 660 0751 for more details.

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Important contact details

Contact centre	0330 660 0751 contactus@hiscoxtravelinsurance.co.uk
Emergency medical assistance service (24-hours)	+44 (0)20 7902 7990 assistance@hiscoxtravelinsurance.co.uk
Claims service	0330 660 0752 claims@hiscoxtravelinsurance.co.uk
Medical screening service	0330 660 0754 assessment@hiscoxtravelinsurance.co.uk
Security Exchange service	+44 203 284 8844

Other useful contacts

Foreign & Commonwealth Office	+44 (0)20 7008 1500 www.gov.uk/fco
European Health Insurance Card (EHIC)	0300 330 1350 www.ehic.org.uk
Department of Health – advice for travellers	020 7210 4850 www.dh.gov.uk/travellers
Medicare Australia	+61 (0)2 6124 6333 www.medicareaustralia.gov.au

Important information

Thank **you** for taking out **your** travel insurance with **us**.

This policy wording, **your** schedule and any endorsements form a contract of insurance between **you** (the insured named on the schedule) and **us**, (Millstream Underwriting Limited on behalf of AWP P&C SA, AWP Assistance UK Limited) and explains the definitions, conditions, exclusions and limits of cover **we** provide. This contract is only valid when **you** have a valid schedule and have paid the appropriate premium.

Section 18 is provided by International Passenger Protection Limited, and underwritten by certain underwriters at Lloyd's.

It is very important that **you** carefully read the terms, conditions and exclusions of this insurance to ensure that **you** are properly covered for **your** planned trip.

Please check the details on **your** schedule and if **you** have any enquiries please contact the call centre on 0330 660 0751 or email contactus@hiscoxtravelinsurance.co.uk.

Who is covered

Your schedule shows the persons who are insured under the policy and any special terms and conditions that may apply.

Cover is only available to persons resident in the **United Kingdom** and is only valid for round trips starting and returning to the **United Kingdom**. **You** must have a permanent residential address in the **United Kingdom** and unrestricted right of entry to the **United Kingdom**. **You** cannot purchase or renew an annual multi-trip policy once **you** have reached the age of 70 years.

What is covered

You are covered for:

1. holidays and leisure trips;
2. business trips provided **you** have paid the appropriate premium to include (please refer to **your** insurance schedule and the summary of cover);

NOTE: trips with a scheduled duration of more than the specified trip duration will not be covered under this policy and **you** should arrange separate insurance for the whole duration of these trips;

3. trips with a maximum planned duration as shown on **your** schedule;
4. trips within the geographic region as shown on **your** schedule. **You** will not be covered if **you** choose to travel to a specific country or region against the advice issued by the Foreign & Commonwealth Office. Telephone: +44 (0)20 7008 1500 website: www.gov.uk/fco;
5. trips within the **United Kingdom** if it is pre-booked in paid accommodation and for two nights or more. (This does not include medical expenses cover);
6. participating in sports and activities under level 1 as detailed in section 14;
7. participating in sports and activities under levels 2-4 as detailed in section 14 if shown on **your** schedule. **You** are not covered for **hazardous activities**, other than as specified in section 14, unless **we** agree to include and **you** have paid the appropriate premium required;
8. reasonable activities **you** partake in on an unplanned and incidental basis provided that **you**:
 - are supervised by a qualified instructor/licensed operator; or
 - hold the appropriate qualification or licence; or
 - have subscribed to an accredited organisation for the activity; and
 - act in a reasonable way and use all recommended equipment and protective clothing that is necessary.

Limits of cover and excesses

The limits of cover under each section are shown on the summary of cover (page one) and apply to each insured person. This policy has an excess as shown on the summary of cover which will be deducted in the event of a claim under certain sections. The excess is applicable per person, per policy section, per insured incident. A maximum of two excesses will be applied per incident per section.

When cover starts and ends

Cancellation cover starts from the time of booking a trip providing it is within the period of cover as shown on **your** schedule and ends when **you** leave **your home** to commence the trip.

All other sections of cover start from when **you** leave **your home** to commence the trip. Cover applies for the duration of the booked trip (or earlier return to the **United Kingdom**) including the period of travel directly to the departure point and back **home** directly afterwards, not exceeding 24-hours in each case.

If **your** return is unavoidably delayed for an insured reason, cover will be extended free of charge for up to 30 days maximum.

Cancellation rights

If **your** cover does not meet **your** requirements, please notify **us** within 14 days of receiving **your** policy for a refund of **your** premium. If during this 14-day period **you** have travelled, made a claim, or intend to make a claim then **we** are entitled to recover all costs for those services that **you** have used. Please note that **your** cancellation rights are no longer valid after this initial 14-day period.

Renewal of your insurance

At renewal **you** must make sure that **your** cover continues to meet **your** travel needs. In particular this applies to any sports and **hazardous activities** that **you** are planning to participate in. **You** must also check to see that **you** still comply with the health declaration as this may affect the cover provided. If **you** do not comply with the health declaration, this may invalidate **your** insurance.

Disclosing relevant facts

There is certain information that **we** need to know as it may affect the terms of the insurance cover **we** offer **you**.

You must, to the best of **your** knowledge, have given accurate answers to the questions **we** have asked when buying this policy. If **you** have not answered the questions truthfully it could result in **your** policy being invalid and that could leave **you** with no right to make a claim.

If **you** think that any of **your** answers might be incorrect, or if **you** need any help, please contact **us** as soon as possible and **we** will be able to confirm if **we** are still able to offer **you** cover under this policy.

It is very important that this insurance provides adequate cover for **your** trip. To ensure that it does, and for **your** peace of mind, **you** must tell **us** as soon as possible about anything which **you** feel could give rise to a claim.

Medical conditions

This insurance contains restrictions regarding pre-existing medical conditions in respect of the people travelling and of other people upon whose health the trip depends.

You are advised to read the health declaration contained in this policy. If **you** are in any doubt as to whether a medical condition is covered **you** must contact the Medical Screening Service on +44 330 660 0754.

We will not cover a medical problem referred to in the health declaration unless this was declared to **us** and accepted by **us** in writing unless the condition is one which is an automatically covered pre-existing medical conditions.

Automatically covered pre-existing medical conditions

You do not need to call the Medical Screening Service in respect of the following automatically covered medical conditions as they will be covered for no additional premium provided that **you** do not also have a pre-existing medical condition which is not listed below. If **you** have a pre-existing medical condition in addition to any of the following automatically covered medical conditions **you** must follow the health declaration below and contact the Medical Screening Service on +44 330 660 0754 if **you** answer 'Yes' to any of the questions.

Acne, ADHD, Allergic reaction (Anaphylaxis) provided that **you** have not needed hospital treatment in the last two years, Allergic rhinitis, Alzheimer's Disease, Arthritis (the affected person must be able to walk independently at **home** without using mobility aids), Asthma (the diagnosis must have been made when the affected person was under the age of 50, and the asthma controlled by no more than 2 inhalers and no other medication), Blindness or partial sightedness, Carpel tunnel syndrome, Cataracts, Chicken pox (if completely resolved), Cholesterol Hyper/Hypo, Coeliac Disease, Colour Blindness, Common cold or flu, Cuts and abrasions (that are not self-inflicted and require no further treatment), Cystitis (providing there is no ongoing treatment), Deafness/ Impaired Hearing, Diabetes (controlled by diet or tablets only) Diarrhoea and vomiting (if completely resolved) Downs Syndrome, Dyspepsia, Eczema, Enlarged prostate (benign only), Essential tremor, Glaucoma, Gout,

Haemorrhoids, Hay fever, HRT, Hyperlipidemia, Indigestion, Irritable Bowel Syndrome, Lichen Planus, Ligament or tendon injury (provided that **you** are not currently being treated), Macular degeneration, Melanosis, Mentally Disabled, Menopause, Migraine (providing there are no ongoing investigations), Nasal polyps, Night Blindness, Parkinson's Disease, Physically Disabled, PMT, Psoriasis, Raynaud's Syndrome, Rhinitis, Rosacea, RSI, Sinusitis (providing there is no ongoing treatment), Skin or wound infections (that have completely resolved with no current treatment) Tinnitus, Underactive Thyroid (Hypothyroidism), Urticaria, Varicose veins in the legs, Vertigo.

Health declaration (applicable to non-automatically covered pre-existing medical conditions)

You must advise **us** to the best of **your** knowledge if any of the following apply to **you**, a travelling companion, an **immediate relative, close business associate** or someone upon whom the trip depends, (whether they are travelling with **you** or not). If **you** say 'Yes' to any of the following questions, the Medical Screening Service must be contacted on +44 330 660 0754.

1. **You**/they were aware of any reason why the trip could be cancelled or **curtailed** or of any medical condition which could result in a claim.
2. **You**/they have, during the 12 months before this insurance started, suffered from or received treatment, advice or medication for any chronic, ongoing or recurring illness or condition. (A chronic condition is one lasting three months or more).
3. **You**/they were travelling against the advice of a **medical practitioner** or in order to get medical treatment abroad.
4. **You**/they have been diagnosed as having a terminal illness.
5. **You**/they are receiving, recovering from, or on a waiting list for in-patient treatment in a hospital or nursing **home**.
6. **You**/they are waiting for the results of tests or investigations, or awaiting a referral for an existing medical condition.

Failure to contact **us** could leave **you** with no right to make a claim, and may mean that **you** travel with insufficient cover. If cover can be provided for **your** condition, **you** will be given a screening reference number and a letter will be sent to **you** upon receipt of payment. Any additional premiums must be paid directly to the Medical Screening Service.

Pregnancy

As is consistent with the treatment of all pre-existing medical conditions under the policy, the policy does not intend to cover the normal costs or losses otherwise associated with pregnancy (including multiple pregnancy) or childbirth. This includes, but is not limited to, delivery by caesarean section or any other medically or surgically assisted delivery which does not cause medical complications. The policy does, however, cover **you** should complications arise with **your** pregnancy due to accidental bodily injury or unexpected illness which occurs while on **your** trip.

Change in health

If any of the reasons stated in the health declaration above occur between the date the policy is issued and before the first day of **your** trip, **you** must notify the Medical Screening Service as soon as possible on 0330 660 0754.

We will then decide if **we** can provide **you** with cover on existing terms. **We** may ask **you** to pay an additional premium, add special conditions to the policy or exclude cover for that medical condition. If **we** cannot provide cover, or if **you** do not want to pay the additional premium, **you** can make a cancellation claim if **you** have booked and paid for a trip that **you** have not yet made. Alternatively **you** can cancel **your** policy and **we** will send **you** a pro-rata refund.

We reserve the right not to extend the policy where the booked trip could be detrimental to **your** well being.

Failure to contact **us** could leave **you** with no right to make a claim, and may mean that **you** travel with insufficient cover.

Definitions

Whenever the following words appear in bold in this policy wording they will always have these meanings:

Appointed adviser	The solicitor or appropriately qualified person, firm or company, including us , who is chosen to act for you in your claim for compensation.
Close business associate	Any person whose absence from business for one or more complete days at the same time as your absence prevents the effective continuation of that business.
Couple	The lead insured, spouse (or co-habiting partner) named on the schedule.
Curtail/curtailment	Return early to home before the scheduled return date.
Europe	European Mainland , Republic of Ireland, The Azores, Madeira, The Channel Islands, The Canary Islands, The Isle of Man, Morocco, Tunisia, Israel, Mediterranean Islands, Turkey and territories formally known as USSR, west of the Ural Mountains.
European mainland	Albania, Andorra, Austria, Belgium, Bosnia, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Lapland, Liechtenstein, Luxembourg, Malta, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland.
Expert witness	A person who testifies in a court of law because they have specialist knowledge in a particular field or area of expertise, entitling that person to testify about their opinion on the meaning of facts.
Family	You and your spouse (or co-habiting partner) and your financially dependant children, aged under 23-years in full time education, at the inception date of your policy all normally resident with you and named on the schedule.
Hazardous activities	Participating in any sport or activity which could pose an increased risk or danger to you , and may require you to take additional precautions to avoid injury or claim (a list of included sports activities covered by this insurance are shown in section 14).
Hijack	The unlawful seizure or wrongful exercise of control of you , an aircraft or conveyance in which you are travelling as a passenger.
Home	Your residential address in the United Kingdom .
Immediate relative	Mother, father, sister, brother, wife, husband, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step-parent, stepchild, step-brother or step-sister resident in the United Kingdom .
Insured vehicle	The vehicle owned by a licence company or agency which you have agreed to hire from them according to the terms of your rental agreement. The vehicle must: <ul style="list-style-type: none">• be no more than ten-years old;• have no more than ten seats;• not be driven off the public highway;• not be a motor home, campervan, commercial vehicle, minibus with ten seats or more, motorcycle or moped;• have a retail purchase price of less than £70,000.
Insurer	For sections 1-17 AWP P&C SA, AWP Assistance UK Limited. For section 18 International Passenger Protection Limited underwritten by certain underwriters at Lloyd's.

Legal action	<p>Work carried out to support a claim that we have agreed to. This includes settlement negotiations, hearings in a civil court, arbitration and any appeals resulting from such hearings other than an application by you:</p> <ul style="list-style-type: none"> • to the European Court of Justice, European Court of Human Rights or similar International body; or • to enforce a judgement or legally binding decision.
Legal costs	<p>Fees, costs and expenses (including Value Added Tax) which we agree to pay for you in connection with legal action. Also, any costs which you are ordered to pay by a court or arbitrator (other than damages, fines and penalties) or any other costs we agree to pay.</p>
Loss of limb	<p>Physical, permanent and total loss of use at or above the wrist or ankle.</p>
Loss of sight	<p>The complete, irrecoverable and irremediable loss of all sight in one or both eyes.</p>
Medical practitioner	<p>A registered practising member of the medical profession who is not travelling with you, who is not related to you or to any person with whom you are travelling or intending to stay with.</p>
Money	<p>Cash, travel tickets and passports held by you for social domestic and/or pleasure purposes.</p>
Natural catastrophe	<p>Hurricane, tornado, tsunami, earthquake, volcanic eruption, storm, flood, landslide, wildfire or high water.</p>
Permanent total disablement	<p>Disablement as a result of which there is no business or occupation, which you are able to attend and to which having lasted for a period of 12 months, is, at the end of that period, beyond hope of improvement.</p>
Personal accident	<p>Accidental bodily injury caused solely and directly by outward violent and visible means.</p>
Personal baggage	<p>Your suitcases (or similar luggage carriers) and their contents usually taken on a trip, together with articles worn or carried by you for your individual use during your trip. (Not including any specialised items, medical or otherwise, unless specified on your schedule).</p>
Political unrest	<p>A disturbance or turmoil, political or military or otherwise that poses an immediate threat to your safety.</p>
Public transport	<p>Any fare paying passenger on the following regular scheduled forms of transport: train, coach, bus, aircraft and sea vessel.</p>
Redundancy	<p>Any person being declared redundant, who is under 65 years and under the normal retiring age for someone holding that person's position, and who has been employed for two continuous years with the same employer at the time of being made redundant.</p>
Rental period	<p>The dates you have arranged to hire the insured vehicle as confirmed on your rental agreement.</p> <ul style="list-style-type: none"> • You will only be covered if you are 21-years or over at the start date of your policy. • Rentals within the United Kingdom must be for at least two days and be as part of a trip where there is two or more night's pre-booked accommodation. • A rental which is booked to last longer than the maximum trip duration shown on your insurance schedule is not covered.
Single parent family	<p>You and your financially dependent children under 23 years old and in full time education, at the inception date of your policy, all normally resident with you and named on the schedule.</p>

The Caribbean	Antigua and Barbuda, Anguilla, Aruba, The Bahamas, Barbados, British Virgin Islands, Cayman Islands, Cuba, Dominica, Dominican Republic, Grenada, Guadeloupe, Haiti, Jamaica, Martinique, Montserrat, Navassa Island, Netherland Antilles, Puerto Rico, Saint Kitts and Nevis, Saint Lucia, Saint Vincent and the Grenadines, Trinidad and Tobago, Turks and Caicos Islands, Virgin Islands.
Unattended	When you are not in full view of and not in a position to prevent unauthorised interference with your property.
United Kingdom	England, Scotland, Wales and Northern Ireland.
Valuables	Watches, (including devices such as Fitbits) furs, jewellery, photographic equipment, binoculars, telescopes, spectacles, sunglasses, computers and or accessories (including laptops, games & gaming consoles), PDA's and tablet devices (including iPads and eBooks) video cameras, audio visual equipment, televisions, mobile phones and satellite navigation devices.
We/us/our	For sections 1-17 Millstream Underwriting Limited on behalf of AWP P&C SA, AWP Assistance UK Limited is the administrator in the United Kingdom . For section 18 International Passenger Protection Limited on behalf of the insurer of this section.
Worldwide (excluding USA, Canada and The Caribbean)	Worldwide excluding United States of America, Canada and The Caribbean .
Worldwide (including USA, Canada and The Caribbean)	Worldwide.
You/your	Each insured person as shown on your insurance schedule.

Section 1 – Cancellation

What is covered

You are covered up to the limit as shown on the summary of cover for loss of travel and accommodation expenses, which were cancelled before **you** were due to leave **your home** for which **you** have paid or are contracted to pay, providing the cancellation is necessary and unavoidable (and is not as a result of mere disinclination to begin **your** trip as arranged) due to any cause listed below occurring during the period of insurance:

1. injury, serious illness, death of **you**, any person with whom **you** are intending to travel or stay, or of an **immediate relative** or **close business associate** of yours;
2. **you** being called for jury service, attending court as a witness (but not as an **expert witness**), or **redundancy** (for **you** or for any person with whom **you** had arranged to travel);
3. **your home** or place of business being made uninhabitable, within 14-days of travel, or the police asking to see **you** after theft from **your home** which occurred within 14-days of travel;
4. **your** posting overseas or emergency and unavoidable duty if **you** are a member of the medical or nursing professions, armed forces, police, fire or ambulance services and compulsory quarantine.
5. **you** cancel **your** trip as a result of the Travel Advice Unit of the Foreign & Commonwealth Office (FCO), the World Health Organisation (WHO) or similar body issuing a directive prohibiting all travel or all but essential travel to the country or specific area or event to which **you** were booked to travel, providing the directive came into force after **you** purchased this insurance or booked the trip (whichever is the later).

What is not covered

1. The policy excess as shown on the summary of cover (£20 in respect of loss of deposit only claims) of any incident. This applies to each person making a claim.
2. Medically related claims where a certificate has not been obtained from a **medical practitioner**, confirming that cancellation of the trip is medically necessary.
3. Additional costs as a result of not telling, as soon as reasonably possible, the travel agent, tour operator or provider of transport or accommodation that **you** need to cancel the trip. **We** will only pay the cancellation charges that would have applied at the time **you** knew it was necessary to cancel **your** trip, if a valid claim exists.
4. Any costs recoverable from another source.
5. Anything caused directly or indirectly by prohibitive regulations by the government of any country.
6. If the health declaration has not been complied with and **you** do not have an appropriate endorsement from the Medical Screening Service (see health declaration).
7. Any costs incurred on behalf of other party members who are not specified on the insurance schedule.
8. Anything mentioned in the general exclusions.

Section 2 – Curtailment

This section includes the services of the Emergency Medical Assistance Service who must be contacted as soon as possible in the event of a serious injury, illness or hospitalisation, or where repatriation has to be considered.

The 24-hour Emergency Medical Assistance Service telephone number is:
+44 (0)20 7902 7990

What is covered

You are covered up to the limit as shown on the summary of cover for the value of the portion of **your** travel and accommodation expenses, calculated from the date of **your** return to the **United Kingdom**, or the date of **your** hospitalisation as an inpatient, which have not been used and which were paid before **your** departure from the **United Kingdom**. **You** are also covered for reasonable additional travelling expenses (of a similar standard to that of **your** pre-booked travel) incurred by **you** for returning to **your home** earlier than planned due to a cause listed below:

1. accidental injury, serious illness, death of **you**, any person with whom **you** are intending to travel or stay, or of an **immediate relative** or **close business associate** of yours;
2. **your home** or place of business being made uninhabitable or the police requesting **your** presence following a theft from **your home**.
3. **you** curtail **your** trip as a result of the Travel Advice Unit of the Foreign & Commonwealth Office (FCO), the World Health Organisation (WHO) or similar body issuing a directive prohibiting all travel or all but essential travel to the country or specific area or event to which **you** were booked to travel, providing the directive came into force after **you** purchased this insurance or booked the trip (whichever is the later).

Conditions

1. **You** must contact the Emergency Medical Assistance Service for assistance/advice if **you** need to cut short **your** trip for an insured reason.
2. **You** must use or revalidate **your** original ticket for **your** early return. If this is not possible **you** must provide evidence that additional costs were necessary. Any refunds due on unused original tickets will be deducted from **your** claim. If **you** do not have an original return ticket, **you** will not be reimbursed for costs incurred for **your** early return.
3. If **you** require the Emergency Medical Assistance Service to pay for arrangements, they may first need to contact the relevant **medical practitioner** to confirm **your** claim falls within the terms of **our** cover.
4. If **you** make **your** own arrangements **you** must supply all necessary documentation to substantiate that **your** claim falls within the terms of cover.
5. This policy does not provide compensation for loss of holiday/enjoyment.

What is not covered

1. The policy excess as shown on the summary of cover. This applies to each person making a claim.
2. Claims that are not confirmed as medically necessary by the Emergency Medical Assistance Service, and where a medical certificate has not been obtained from the attending **medical practitioner** abroad confirming it necessary to **curtail** the trip.
3. Additional travelling expenses incurred which are not authorised by the Emergency Medical Assistance Service.
4. Unused prepaid travel tickets where repatriation has been arranged by the Emergency Medical Assistance Service.
5. If the health declaration has not been complied with and **you** do not have an appropriate endorsement from the Medical Screening Service (see health declaration).
6. Anything mentioned in the general exclusions.

NOTE: It is a requirement of this insurance that **you** contact the Emergency Medical Assistance Service as soon as possible if **you** wish to return to the **United Kingdom** for any of the reasons listed above or by any method other than as originally planned. Failure to do so may affect **your** claim.

Section 3 – Emergency medical expenses (not private health insurance)



NOTE: This is not a private health insurance policy. **We** will pay for private treatment only if there is no appropriate reciprocal health agreement in existence and no public service available and **we** reserve the right to organise a transfer from a private medical facility to a public medical facility where appropriate.

In the event of medical treatment becoming necessary for which reimbursement will be sought, **we** or **our** representatives will require unrestricted access to all **your** medical records and information.

If **you** are admitted to hospital as an in-patient overseas, the Emergency Medical Assistance Service must be notified as soon as possible. They will deal direct with the hospital and arrange the payment of any bills. Repatriation by specially equipped air ambulance will be available where medically necessary.

You must maintain contact with the Emergency Medical Assistance Service until **your** return to the **United Kingdom** or until **you** no longer require treatment or assistance. If **you** receive out-patient treatment (no hospital admission) and the costs are likely to exceed £1,000 **you** must refer to the Emergency Medical Assistance Service for authorisation.

If **you** receive out-patient treatment (no hospital admission) in Spain, Greece, Cyprus, Portugal or Turkey, show this document to the doctor and **your** treatment will be paid through ChargeCare International in line with the policy wording. The doctor will ask **you** to fill in a form to confirm treatment and may request **you** to pay the excess.

If **you** receive out-patient treatment (no hospital admission) in other countries, it may be easier to pay any bills yourself. Keep all receipts and submit a claim when **you** return **home**. If **you** are in any doubt, call the Emergency Medical Assistance Service for help.

The 24-hour Emergency Medical Assistance telephone number is: +44 (0)20 7902 7990.

What is covered

You are covered up to the limit as shown on the summary of cover for costs incurred

- A. Outside the **United Kingdom** for:
1. emergency medical and surgical treatment and hospital charges (including necessary physiotherapy, authorised by the Emergency Medical Assistance Service);
 2. emergency dental treatment, to relieve pain only, limited to amount shown on the summary of cover;
 3. reasonable and necessary additional accommodation (room only) and travelling expenses **home** (of a similar standard to that of **your** pre-booked travel), including those of one relative or friend if **you** have to be accompanied **home** on the advice of the attending **medical practitioner** or if **you** are a child and require an escort **home**;
 4. in the event of death, reasonable cost for the conveyance of the body or ashes to the **United Kingdom** (the cost of burial or cremation is not included), or local funeral expenses abroad limited to £5,000.

B. Within the **United Kingdom**

1. reasonable and necessary expenses incurred in respect of **your** travel **home** (of a similar standard to that of **your** pre-booked travel), or additional accommodation (room only) for **you** and one relative or friend should **you** suffer accidental bodily injury, illness or death whilst on a trip within the **United Kingdom** limited to the amount stated on the summary of cover.

NOTE: If **you** are travelling to a country in the European Union, **you** will need a European Health Insurance Card (EHIC) to receive healthcare. Apply by calling 0330 330 1350 or online at www.ehic.org.uk. Application forms are also available at the post office. If **you** are travelling to Australia and require medical treatment, **you** must enrol with Medicare. For more information on Medicare visit www.medicareaustralia.gov.au.

What is not covered

1. The policy excess shown on the summary of cover. This applies to each person making a claim.
2. Any sums which can be recovered from another source or which are covered under any National Insurance scheme or reciprocal health arrangement.
3. Any expenses or fees, for in-patient treatment or returning **home** early, which have not been reported to and authorised by the Emergency Medical Assistance Service.
4. Any expenses incurred for illness, injury or treatment required as a consequence of:
 - a) surgery or medical treatment which in the opinion of the attending **medical practitioner** and the Emergency Medical Assistance Service can be reasonably delayed until **your** return to the **United Kingdom**;
 - b) medication and or treatment which at the time of departure is known to be required or to be continued during **your** trip.
5. If the health declaration is not complied with and **you** do not have an appropriate endorsement from the Medical Screening Service (see health declaration).
6. The cost of any routine or elective (non-emergency) treatment or surgery, including specialist review or referral, exploratory tests, treatment or surgery which are not directly related to the injury, which necessitated **your** admittance to hospital.
7. Claims that are not confirmed as medically necessary by the attending **medical practitioner** or the Emergency Medical Assistance Service.
8. Any additional hospital costs arising from single or private room accommodation unless medically necessary.
9. Treatment or services provided by a health spa, convalescent or nursing **home** or any rehabilitation centre.
10. Any costs incurred within the **United Kingdom**.
11. Further costs **you** incur if **we** wish to bring **you home** early but **you** refuse (where in the opinion of the treating **medical practitioner** and the Emergency Medical Assistance Service **you** are fit to travel).
12. Anything mentioned in the general exclusions.

Section 4 – Additional hospital benefit

This section does not apply to trips within the **United Kingdom**.

This benefit is payable only if the hospital admission has been covered under the terms of the emergency medical expenses section. The benefit payment is intended to contribute towards miscellaneous expenses that may be incurred whilst **you** are an in-patient (e.g. taxi fares and telephone calls). This policy does not provide compensation for loss of holiday/enjoyment.

What is covered

You are covered up to the limit as shown on the summary of cover:

1. payment of the amount shown for each complete 24-hours **you** spend in hospital as a result of **you** being admitted as an in-patient to a registered hospital. This is in addition to any medical expenses incurred under the emergency medical expenses section;
2. **you** are covered if **you** suffer bodily injury as a result of mugging, the benefit under this section is increased to £100 for each complete 24-hours **you** spend in hospital, as an inpatient, up to £1,000.

Conditions

1. In the event of a claim **you** must provide documentation confirming the date and time of admission and discharge.
2. In the event of a claim for mugging **you** must obtain a police report of the mugging incident, which necessitated **your** admission into hospital.

What is not covered

Anything mentioned in the general exclusions.

Section 5 – Personal accident

What is covered

You are covered up to the limit as shown on the summary of cover, in respect of **loss of limb, loss of sight, permanent total disablement** or for death (which will be paid to **your** legal representative), if **you** have a **personal accident** during **your** trip which, up to 12 months from the date of the accident, is the sole cause of **your** consequent death or disability.

NOTE: If **you** are aged under 16 years at the time of the accident, the death benefit will be limited to funeral and other expenses up to £1,000 and the permanent total disablement benefit will not apply.

We will only pay the benefit for **permanent total disablement** if **your medical practitioner** confirms that **you** cannot do any paid work for 12-months after the date of the accident and there is little or no hope of improvement. **You** must accept and agree to examination by **our** doctor or specialist should **we** consider it necessary to validate the claim.

What is not covered

1. Any claims for death, loss or disablement caused directly or indirectly by:
 - a) disease or any physical defect or illness;
 - b) an injury which existed prior to the beginning of the trip.
2. Anything mentioned in the general exclusions.

Section 6 – Baggage and personal belongings

This section is applicable if **you** have paid the appropriate premium to include (please refer to **your** schedule and the summary of cover).

What is covered

A) Personal baggage

You are covered up to the limit as shown on the summary of cover for the value or repair to any of **your personal baggage** (not hired, loaned or entrusted to **you**), which is lost, stolen, damaged or destroyed limited to:

1. the single item limit shown on the summary of cover for any one item, pair or set of items;
2. the **valuables** limit as shown on the summary of cover for all **valuables** in total.

NOTE: You must obtain written proof of the accident from the police within 24-hours of the discovery in the event of loss, burglary or theft of the **personal baggage**. Failure to do so may result in **your** claim being turned down.

If **we** decide to replace lost or damaged luggage **we** always replace new for old. **We** can replace or repair lost or damaged items, or make a cash settlement based on the replacement cost. **We** don't make any reductions for wear and tear.

B) Delayed baggage

You are covered up to the limit as shown on the summary of cover for the cost of buying replacement necessities if **your personal baggage** is delayed in reaching **you** on **your** outward journey for at least 24-hours and **you** have a written report from the carrier (e.g. airline, shipping company etc.) or tour representative. Receipts showing proof of ownership will be necessary in the event of a claim.

Conditions

1. Any amount **we** pay **you** under B) Delayed baggage will be deducted from the final claim settlement if **your** baggage is permanently lost.
2. **You** must obtain written proof of the incident from the police, **your** accommodation management, tour operator or carrier, within 12-hours of the discovery in the event of loss, burglary or theft of the baggage. Failure to do so may result in **your** claim being declined.
3. In the event of a claim for damaged items, proof of the damage must be supplied.
4. In the event of a claim for a pair or set of items, **we** shall be liable only for the value of that part of the pair or set which is lost, stolen, damaged or destroyed.
5. If the repair cost is more than the value of an item, **we** will assess the claim as if the item has been lost.

What is not covered

1. The policy excess shown on the summary of cover. This applies to each person making a claim; of any incident.
2. If **you** do not exercise reasonable care for the safety and supervision of **your personal baggage**.
3. Any item, pair or set of items with a value of over £100, if an original receipt, valuation report or other acceptable proof of ownership and value cannot be supplied to support **your** claim.
4. In the event of a claim for damaged items, proof of the damage must be supplied. The damaged articles must be retained by **you** and if requested, submitted to the claims handlers so as to substantiate a claim. Failure to do so may result in a claim being turned down.

5. If **your personal baggage** is lost, damaged or delayed in transit and **you** do not:
 - a) notify the carrier (i.e. airline, shipping company etc.) as soon as possible and obtain a written carrier's report (or property irregularity report in the case of an airline); or
 - b) follow up in writing within seven days to obtain a written carrier's report (or property irregularity report in the case of an airline) if **you** are unable to obtain one as soon as possible.
6. Loss, destruction, damage or theft of the following property;
 - a) contact or corneal lenses, hearing aids, dentures and false body parts or other prostheses;
 - b) antiques, precious stones that are not set in jewellery, glass or china, pictures, musical instruments;
 - c) pedal cycles, dinghies, boats and/or ancillary equipment, vehicles or vehicle accessories (other than wheelchairs and pushchairs);
 - d) tools of trade;
 - e) perishable items such as food;
 - f) **valuables** left **unattended** at any time (including in a vehicle or in the custody of carriers) unless they are with **you** or locked in a safe or safety deposit box;
 - g) **valuables** left as checked-in baggage.
7. Loss, destruction, damage or theft;
 - a) due to confiscation or detention by customs or other officials or authorities;
 - b) due to wear and tear, denting or scratching, moth or vermin;
 - c) transportation by any postal or freight service, or if sent under an air-way bill or bill of lading.
8. Mechanical breakdown or derangement, or breakage of fragile or brittle articles being transported by a carrier, unless the breakage is due to fire or other accident to the vessels, aircraft or vehicle in which they are being carried.
9. **Personal baggage** and **valuables** stolen from:
 - a) an **unattended** vehicle unless it was in the locked glove compartment or rear boot or luggage area of the vehicle and is covered so as not to be visible from the outside of the vehicle and there is evidence of forcible and violent entry;
 - b) an **unattended** vehicle (other than motor caravans) left for any period between the hours of 9pm and 9am.
10. Any shortage due to error, omission or depreciation in value;
11. Any property more specifically insured or recoverable under any other source.
12. Stamps, documents, deeds, samples or merchandise, manuscripts or securities of any kind, sports gear or activity equipment.
13. Sports or activity equipment whilst in use.
14. Anything mentioned in the general exclusions.

Section 7 – Cash, travel tickets and documents

This section is applicable if **you** have paid the appropriate premium to include (please refer to **your** schedule and the summary of cover).

What is covered

You are covered up to the limit as shown on the summary of cover for accidental loss or theft of **your** own **money** whilst being carried on **your** person or left in a locked safety deposit box. Cash is limited to the amount shown on the summary of cover unless **you** are under 16 years, in which case the maximum payable is £50.

Condition

In the event of a claim for loss of cash **you** must provide evidence of the initial withdrawal of the cash and also evidence of how **you** coped financially immediately after the loss (e.g. exchange/withdrawal slips, bank/credit card statements).

What is not covered

1. The policy excess as shown on the summary of cover. This applies to each person making a claim.
2. If **you** do not exercise reasonable care in protecting **your money** and documents against loss, theft or damage.
3. If **you** do not obtain a written police report within 24-hours of the discovery in the event of loss, burglary or theft of **money**.
4. Any shortages due to error, omission or depreciation in value.
5. Anything mentioned in the general exclusions.

Section 8 – Loss of passport, visa and driving licence

This section does not apply to trips within the **United Kingdom**.

What is covered

You are covered up to the limit as shown on the summary of cover for:

1. reasonable additional travel or accommodation expenses **you** have to pay whilst abroad, over and above any payment which **you** would normally have made during the trip if no loss had been incurred, as a result of **you** needing to replace a lost or stolen passport, visa or driving licence.
2. any additional fees payable specifically for **you** to obtain the replacement passport itself over and above that payable in the **United Kingdom**.
3. the equivalent (pro-rata) value of the remaining period of **your** original passport at the time of loss. For the replacement cost of any temporary passport, as well as visa or temporary work permits which were issued in **your** original passport.

Condition

You must provide receipts for all costs incurred.

What is not covered

1. The policy excess shown on the summary of cover of any incident. This applies to each insured person involved in the incident causing the claim.
2. Any cost that **you** would have incurred had **you** not lost **your** passport, visa or driving licence.
3. If **you** do not exercise reasonable care for the safety or supervision of **your** passport, visa or driving licence.
4. If **you** do not obtain a written police report within 24-hours of the loss.
5. Loss, destruction or damage arising from confiscation or detention by customs or other officials or authorities.
6. Anything mentioned in the general exclusions.

Section 9 – Missed departure/missed connection

This section does not apply to trips within the **United Kingdom**.

What is covered

You are covered up to the limit as shown on **your** summary of cover for reasonable additional accommodation (room only) and public transport travel expenses (Economy class) necessarily incurred in reaching **your** overseas destination or returning to the **United Kingdom** if **you** fail to arrive at the departure point in time to board any onward connecting public transport on which **you** are booked to travel, including connections within the **United Kingdom** on the return journey to **your home** as a result of:

1. the failure of other public transport; or
2. strike, industrial action or adverse weather conditions; or
3. **you** being denied boarding (because there are too many passengers for the seats available).

If the same expenses are also covered under Section 10 Travel disruption **you** can only claim for these under one section for the same event.

Conditions

1. **You** must check in, according to the itinerary supplied to **you** unless **your** transport provider operator has requested **you** not to travel to the airport/port.
2. **You** must get (at **your** own expense) written confirmation from the **public transport** operator (or their handling agents) of the cancellation, number of hours of delay or denied boarding and the reason for these together with details of any alternative transport offered.
3. **You** must comply with the terms of contract of the public transport operator and seek financial compensation, assistance or a refund of **your** ticket from them, in accordance with the terms and/or (where applicable) **your** rights under European Union Air Passengers Rights legislation or other passenger protection scheme in the event of denied boarding, cancellation or long delay of flights.

What is not covered

1. The policy excess shown on the summary of cover of any incident. This applies to each person making a claim.
2. If sufficient time has not been allowed for **your** journey in order to meet the check-in time(s) specified by the transport providers or agent.
3. If **you** are not proceeding directly to the departure point.
4. Any costs incurred by **you** which are recoverable from the public transport operator or for which **you** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
5. Denied boarding due to **your** drug use, alcohol or solvent abuse or **your** inability to provide a valid passport, visa or other documentation required by the **public transport** operator or their handling agents.
6. Claims arising which relate to an event which is occurring or **you** were aware could occur at the time **you** purchased this insurance or booked **your** trip (whichever is the later).
7. Any costs claimed under another section of this policy.
8. Anything mentioned in the general exclusions.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant.

- A copy of the advice against all travel or all but essential travel issued by the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) or the regulatory authority in a country to/from which **you** are travelling.
- Booking confirmation together with a cancellation invoice from **your** travel agent, tour operator or provider of transport/accommodation.
- In the case of **curtailment** claims, written details from **your** travel agent, tour operator or provider of transport/accommodation of the separate costs of transport, accommodation and other pre-paid costs or charges that made up the total cost of the trip.
- **Your** unused travel tickets.
- A letter from the carriers (or their handling agents) confirming the number of hours delay, the reason for the delay and confirmation of **your** check in times.
- Written confirmation from the **public transport** operator (or their handling agents) of the cancellation, number of hours of delay or denied boarding and the reason for these together with details of any alternative transport offered.
- Written confirmation from the company providing the accommodation (or their administrators), the local police or relevant authority that **you** could not use **your** accommodation and the reason for this.
- Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.
- Any other relevant information relating to **your** claim under this section that **we** may ask **you** for. This section does not apply to trips within the **United Kingdom**.

Section 10 – Travel disruption

This section does not apply to trips within the **United Kingdom**.

What is covered

We will pay **you** one of the following amounts:

1. travel delay:
if the public transport on which **you** are booked to travel is cancelled or delayed due to:
 - a) strike or industrial action (provided that when this policy was taken out, and when the trip was booked there was no reasonable expectation that the trip would be affected by such cause);
 - b) adverse weather conditions;
 - c) mechanical breakdown or technical fault of the aircraft, coach, train or sea vessel leading to **your** arrival at **your** overseas destination being delayed for more than 12 hours or **your** return journey to **your** home being delayed for more than 12 hours.

You are covered for a payment for each completed 12 hours delay up to the limit, as shown on the summary of cover, (which is designed to help **you** pay for telephone calls made and meals and refreshments purchased during the delay) provided **you** eventually continue with **your** trip.

or

2. trip abandonment:
we will pay **you**:
 - a) up to the limit as shown on the summary of cover for any irrecoverable unused accommodation and travel costs and other pre-paid charges which **you** have paid or are contracted to pay if **you** abandon the trip because **you** were not able to travel as a result of:

- i) the public transport on which **you** were booked to travel from the **United Kingdom** being cancelled or delayed for more than 24 hours; or
 - ii) **you** being denied boarding on the flight on which **you** were booked to travel from the **United Kingdom** (because there are too many passengers for the seats available) and no other flight could be provided within 24 hours.

or

- 3. additional travel and accommodation:
 - b) up to the limit as shown on the summary of cover for reasonable suitable additional accommodation (room only) and public transport expenses (Economy class) necessarily incurred in reaching **your** overseas destination and/or in returning to the **United Kingdom** as a result of:
 - i) the public transport on which **you** were booked to travel being cancelled, delayed for more than 12 hours, diverted or re-directed after take-off; or
 - ii) **you** being denied boarding (because there are too many passengers for the seats available) and no other alternative flight could be provided within 12 hours and **you** choose to make other travel arrangements on public transport for **your** trip because there was no other alternative transport offered by the public transport operator. The amount payable will be calculated after deduction of the amount of the refund on **your** ticket(s) together with any compensation from the public transport operator.

If the same costs, charges or expenses are also covered under Section 10 Missed departure **you** can only claim for these under one section for the same event.

Conditions

1. In the event of a claim due to delayed public transport **you** must provide documentation from the transport company, confirming the period of and the reason for the delay.
2. **You** must check in, according to the itinerary supplied to **you** unless **your** public transport provider has requested **you** not to travel to the airport/port.
3. **You** must get (at **your** own expense) written confirmation from the public transport operator (or their handling agents) of the cancellation, number of hours of delay or denied boarding and the reason for these together with details of any alternative transport offered.
4. **You** must comply with the terms of contract of the public transport operator and seek financial compensation, assistance or a refund of **your** ticket from them, in accordance with the terms and/or (where applicable) **your** rights under EU Air Passengers Rights legislation or other passenger protection scheme in the event of denied boarding, cancellation or long delays.
5. **You** can only claim under sub-sections 1. or 2. for the same event, not both.

What is not covered

1. The policy excess shown on the summary of cover of any incident. This applies to each insured person making a claim and is only applicable if **you** abandon **your** trip.
2. If **you** have not checked-in in sufficient time for **your** outward or return journey.
3. Any claims arising from withdrawal from service temporary or otherwise of the aircraft, coach, train or sea vessel on the order or recommendation of the Civil Aviation Authority or Port Authority or similar body in any country.
4. Abandonment of a trip once **you** have departed from the **United Kingdom**.
5. Any costs incurred by **you** which are recoverable from the public transport operator or for which **you** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.

6. Denied boarding due to **your** drug use, alcohol or solvent abuse or **your** inability to provide a valid passport, visa or other documentation required by the public transport operator or their handling agents.
7. Claims arising which relate to an event which is occurring or **you** were aware could occur at the time **you** purchased this insurance or booked **your** trip (whichever is the later).
8. Any costs claimed under another section of this policy.
9. Anything mentioned in the general exclusions.

Section 11 – Personal liability

What is covered

You are covered up to the limit as shown on the summary of cover, for legal expenses and legal liability for damages incurred by **you** which are caused by an accident that happened during the trip, and leads to claims made against **you** as a result of:

1. accidental bodily injury to a person who is not a member of **your family** or household or employed by **you**;
2. loss of or damage to any property which does not belong to **you**, is not in the charge of, and is not in the control of **you** or any member of **your family**, household or employee;
3. loss of or damage to temporary holiday accommodation that does not belong to **you**, or any member of **your family**, household or employee.

NOTE: We are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for **our** benefit against any other party.

What is not covered

1. The policy excess shown on the summary of cover of any incident. This applies to each person making a claim.
2. Fines imposed by a court of law or other relevant bodies.
3. Anything caused directly or indirectly by:
 - a) liability which **you** incur as a result of an agreement that **you** made which would not apply in the absence of that agreement;
 - b) injury, loss or damage arising from:
 - i) ownership or use of aircraft, horse-drawn or mechanical/motorised vehicles, bicycles, vessels (other than rowing boats, punts or canoes), animals (other than horses,) or firearms or any weapons
 - ii) the occupation (except temporarily for the purpose of the trip) or ownership of any land or buildings
 - iii) the carrying out of any trade or profession, manual work or hazardous occupation
 - iv) racing of any kind
 - v) any deliberate act
 - vi) liability covered under any other insurance policy;
 - c) liability covered under any other insurance.
4. Anything mentioned in the general exclusions.

NOTE: If you are using a mechanical/motorised vehicle, make sure that **you** are adequately insured for third party liability as **you** are not covered under this insurance.

Section 12 – Legal expenses

What is covered

You are covered if **you** die, are ill or injured during **your** trip and **you** or **your** personal representative take **legal action** to claim damages or compensation for negligence against a third party **we** will do the following:

1. nominate an **appointed adviser** to act for **you**. If **you** and **we** cannot agree on an **appointed adviser**, the matter can be referred to an alternative resolution facility;
2. for each event giving rise to a claim pay up to the amount shown on the summary of cover for **legal costs** for **legal action** for **you** (but no more than £50,000 in total for all persons insured on the policy).

Conditions

1. **You** must conduct **your** claim in the way requested by the **appointed adviser**.
2. **You** must keep **us** and the **appointed adviser** fully aware of all the facts and correspondence including any claim settlement offers made to **you**.
3. **We** will not be bound by any promises or undertakings which **you** give to the **appointed adviser**, or which **you** give to any person about payment of fees or expenses, without **our** consent.
4. **We** can withdraw cover after **we** have agreed to the claim, if **we** think a reasonable settlement is unlikely or that the cost of **legal action** could be more than settlement.

What is not covered

1. Any claim:
 - a) reported to **us** more than 60 days after the event giving rise to the claim;
 - b) where **we** think a reasonable settlement is unlikely or where the cost of **legal action** could be more than the settlement;
 - c) involving **legal action** between members of the same household, an **immediate relative**, a travelling companion or one of **your** employees;
 - d) where another **insurer** or service provider has refused **your** claim or where there is a shortfall in the cover they provide;
 - e) against a travel agent, tour operator or carrier, **us**, the **insurer**, another person insured by this policy or **our** agent.
2. **Legal costs**:
 - a) for **legal action** that **we** have not agreed to;
 - b) if **you** refuse reasonable settlement of **your** claim. **You** should use Alternative Resolution Facilities such as mediation in this situation;
 - c) if **you** withdraw from a claim without **our** agreement. If this occurs **legal costs** that **we** have paid must be repaid to **us** and all **legal costs** will become **your** responsibility;
 - d) that cannot be recovered by **us**, **you** or **your appointed adviser**, when **you** receive compensation. Any repayment will not be more than half of the compensation **you** receive;
 - e) awarded as a personal penalty against **you** or the **appointed adviser** (for example not complying with court rules and protocols);
 - f) for bringing **legal action** in more than one country for the same event;
 - g) the funding of any appeal costs or actions to enforce a judgement or legally binding decision;
 - h) anything mentioned in the general exclusions.

Section 13 – Business travel

This section is applicable if **you** have paid the appropriate premium to include (please refer to **your** schedule and the summary of cover).

What is covered

You are covered for the following:

1. reasonable additional travel and accommodation costs for a business partner, director or employee from the **United Kingdom** to replace **you** at a pre-arranged meeting in the event of **your** medical incapacity to carry out **your** duties up to the limit shown on the summary of cover;
2. the cost of replacing lost, stolen, damaged or destroyed business equipment, samples or documentation, while being carried with **you** during **your** trip up to the limit shown on the summary of cover;
3. the cancellation section of **your** policy is extended to cover **you** up to the limit as shown on the summary of cover for loss of conference fees outside the **United Kingdom**.

What is not covered

1. The policy excess as shown on the summary of cover.
2. Anything covered in emergency medical expenses and baggage and personal belongings sections.
3. Manual work involving the use of mechanical or industrial machinery and/or working at a height exceeding two metres.
4. Anything listed in the general exclusions.

Section 14 – Planned sports and activities

What is covered

Your travel insurance covers **you** for many sports and activities as standard which are listed below as Level 1. Any other **work** and activities will need an extra premium to be paid for cover to apply and it will be shown on **your** certificate of insurance.

If **you** are participating in an activity that is not listed, **you** must contact **us** to ensure **you** have full cover, cover will not be in place until **we** have confirmed acceptance and any additional premium paid.

If **you** have paid the additional premium for a sport or activity in Level 4 **you** will be covered for all sports and activities listed as Level 1, 2, 3 and 4.

If **you** have paid the additional premium for a sport or activity in Level 3 **you** will be covered for all sports and activities listed as Level 1, 2 and 3.

If **you** have paid the additional premium for a sport and activity in Level 2 **you** are covered for all sports and activities listed as Level 1 and 2.

NOTE: Some sections of cover will be excluded and special conditions and exclusions will apply while taking part in certain activities, see the individual sport and activity below for details.

Sport, activity	Level	Special conditions	Special exclusions
Abseiling (see climbing)	1	Special condition (a) applies	
Acrobatics	1		
Aerial safari	2	Special condition (a) applies	No personal accident cover
Aerobics	1		
American football (Gridiron)	3		No personal accident cover
Angling (see fishing)			
Athletics	1		
Australian Rules Football (AFL)	3		No personal accident cover
Backpacking (see hiking)			
Badminton	1		
Ballet	1		
Banana boat rides	1	Special condition (a) applies	
Baseball	1		
Basketball	1		
Bicycle polo	2		
Biking (see cycling, mountain biking or snow biking)			
Black water rafting (cave tubing) (grades 1-3)	1	Special condition (a) applies	
Black water rafting (cave tubing) (grades 4-5)	2	Special condition (a) applies	No personal accident cover
Boating (inland and coastal waters) see also speed boating and sailing	1	Special condition (a) or (b) applies	No white water cover, no personal liability cover
Boating (outside coastal waters) see also speed boating, and sailing	2	Special condition (a) or (b) and special condition (c) applies	No personal accident cover, no personal liability cover
Bobsled/bobsleigh	4	Special condition (a) applies	No personal accident cover, no personal liability cover
Bouldering (see rock climbing)			
Bowling (lawn, ten-pin, nine-pin, candlepin, duckpin and five-pin bowling, bowls, pétanque and boules)	1		
Boxing (gym or outdoor training) no competition or bouts	2		

Sport, activity	Level	Special conditions	Special exclusions
Bungee/bungy jumping (max 2 jumps per trip)	1	Special condition (a) applies	
Bungee/bungy jumping (3 jumps or more)	2	Special condition (a) applies	
Bushcraft (see hiking)			
Bushwalking (see hiking)			
Camel riding (day tour)	1	Special condition (a) applies	No personal liability cover
Camel trekking (overnight/ main mode of transport)	2		No personal liability cover
Canoeing (grades 1-3) (see kayaking)			
Canyon swing	2	Special condition (a) applies	
Canyoning	3		No personal accident cover, no personal liability cover
Capoeira dancing (see dance)			
Caving (sightseeing/tourist attraction)	1	Recreational visit only.	
Cheerleading	1		
Clay pigeon shooting	1	Special condition (a) or (b) applies	No personal liability cover
Climbing (see rock climbing)			
Cricket	1		
Croquet	1		
Cruising (cruise ship)	1	Special condition (a) applies	
Curling	1		
Cycle racing / time trial	3		
Cycling (incidental to the trip)	1		
Cycling (independent cycle touring)	2		No Intercontinental touring
Cycling (on an organised tour)	1	Special condition (a) applies	No Intercontinental touring
Dance (ballet, ballroom, capoeira, salsa, interpretive dance)	1		
Darts	1		
Dirt boarding	2		No personal liability cover
Diving (see high diving or scuba diving)	1		
Dodge ball	1		
Dogsledding (on recognised trails)	2	Special condition (a) applies	Remote areas, racing, time trials and endurance events
Dragon boating (inland or coastal waters only)	1		
Dune buggy	1	Special condition (a) or (b) applies	No personal accident cover. No personal liability cover
Elephant riding	1	Special condition (a) applies	No personal liability cover
Elephant trekking (overnight/ main mode of transport)	2	Special condition (a) applies	No personal liability cover
Fell running/walking (see hiking)			
Fencing	2		No personal liability cover
Fishing (ice)	1	Special condition (a) or (b) applies	
Fishing (inland or coastal waters)	1		Sports/leisure fishing only – no commercial or rock fishing
Fishing (outside coastal waters, deep sea fishing)	2	Condition (a) and condition (c) applies	Sports/leisure fishing only – no commercial

Travel insurance
Policy wording

Sport, activity	Level	Special conditions	Special exclusions
Fitness training	1		
Floorball	1		
Fly by wire	2	Special condition (a) applies	
Flying (as a fare paying passenger in a licensed scheduled or chartered aircraft or helicopter)	1	Special condition (a) applies	
Flying (as a passenger in a glider or ultralight)	4		No stunt flying/aerobatics or commercial flying. No personal accident
Flying (as a pilot or passenger of a private light aircraft)	4		No stunt flying/aerobatics or commercial flying. No personal accident or personal liability cover
Flying (Gliding)	4	Special condition (a) or (b) applies	No personal accident or personal liability cover
Football (Soccer) including 5 a side	2		
Frisbee	1		
Glacier walking (ice walking)	2	Special condition (a) applies	
Go karting	1	Special condition (a) applies	No personal liability cover
Golf	1		
Gym training (aerobics, spinning, zumba, body pump, weight training, cross training, crossfit) (See also boxing and martial arts)	1		
Gymnastics (also see acrobatics)	1		
Handball	1		
High diving up to 10 metres (excluding cliff diving)	2		
Hiking up to 1,500 metres (scrambling, hillwalking)	1		No cover where ropes, picks or other specialist climbing equipment is required
Hiking up to 3,000 metres (scrambling, hillwalking)	2		No cover where ropes, picks or other specialist climbing equipment is required
Hiking up to 4,500 metres (scrambling) on recognised routes	3		No cover where ropes, picks or other specialist climbing equipment is required
Hiking up to 6,000 metres (scrambling) on recognised routes	4		No cover where ropes, picks or other specialist climbing equipment is required
Hockey	1		
Horse riding (equestrian, dressage, show jumping, eventing)	3		No personal accident cover
Horse riding (leisure/social/non-competitive riding)	1		No racing, jumping or competitions
Hot air ballooning (ballooning)	1	Special condition (a) applies	No personal liability cover
Hunting (excluding Big Game)	2	Special condition (a) or (b) applies	No cover for Big Game Hunting. No personal liability cover
Hydrofoiling (see water skiing)			
Ice hockey (indoor)	4		No personal accident cover, no personal liability cover
Ice skating (indoor)	1		
Sport, activity	Level	Special conditions	Special exclusions

Ice skating (outdoor) on a commercially managed rink	1	Special condition (a) applies	
In-line skating	1		
Jet boating (inland/coastal waters only)	1	Special condition (a) or (b) applies	No personal liability cover
Jet skiing (inland/coastal waters, white water grades 1-2 only)	1	Special condition (a) or (b) applies	No personal liability cover
Kayaking/Canoeing (inland/coastal waters, white water grades 1-3 only)	1		
Kite boarding (on land or water)	1		No personal liability cover
Kite buggy	2		No personal liability cover
Kite flying	1		
Kite surfing	2		No personal liability cover
Kite wing (land, water)	2		No personal liability cover
Kite wing (snow)	4		No personal accident cover, no personal liability cover
Korfball	1		
Lacrosse	1		
Land surfing	2		No personal liability cover
Martial arts (Judo and Karate only) no competition or bouts	2	Condition (a) applies, non-competitive only	No personal accident cover, no personal liability cover
Martial arts training (non-contact)	1		
Moped riding/scooter biking	1	Special condition (b) applies, a helmet must be worn	No touring or where a motorbike is the main mode of transport. No personal accident cover, no personal liability cover
Motor racing experience (passenger only)	1	Special condition (a) applies	
Motor biking (on road over 125cc)	2	Special condition (b) and a helmet must be worn	No touring or where a motorbike is the main mode of transport. No personal accident cover, no personal liability cover
Motor biking (on road under 125cc)	1	Special condition (b) and a helmet must be worn	No touring or where a motorbike is the main mode of transport. No personal accident cover, no personal liability cover
Motor biking/trail biking (off-road 125cc or over)	4	Special condition (b) and a helmet must be worn	No touring or where a motorbike is the main mode of transport. No personal accident cover, no personal liability cover
Motor biking/trail biking (off-road under 125cc)	3	Special condition (b) and a helmet must be worn	No touring or where a motorbike is the main mode of transport. No personal accident cover, no personal liability cover
Motorbiking pillion passenger (on road only) see motorbiking			
Mountain biking (on road) (see cycling)			
Mountain biking – downhill (using downhill trails and/or mechanical lifts)	3		
Mountain biking general (off road/cross country)	2		

Travel insurance
Policy wording

Sport, activity	Level	Special conditions	Special exclusions
Netball	1		
Obstacle course/assault course/ trim trail (see outdoor endurance)			
Orienteering	1		
Outdoor endurance courses up to 3 miles	1		
Outdoor endurance courses up to 8 miles	3		
Outdoor endurance courses up to 13 miles	4		
Outrigger canoeing (inland or coastal waters only)	2		
Outward bound	1	Special condition (a) applies	
Paint balling/airsoft	1	Special condition (a) applies	No personal liability cover
Parachuting (one jump only)	1	Special condition (a) or (b) applies	No personal accident cover, no personal liability cover
Parasailing/parascending (over water only)	1	Special condition (a) or (b) applies	No personal liability cover
Quad biking	2	Condition (a) or (b) applies, a helmet must be worn	No personal accident cover, no personal liability cover
Racquetball	1		
Rambling. See hiking if above 1,500 metres	1		
Rifle range/sports shooting	1	Special condition (a) or (b) applies	No personal liability cover
River boarding/hydro speeding (grades 1-3) See also canoeing.	1	Special condition (a) applies	
Rock climbing (bouldering)	2		No soloing, no personal accident cover
Rock climbing (indoor)	1	Special condition (a) applies	No soloing, no personal accident cover
Rock climbing (outdoor/traditional/ sport climbing/bolted/aid climbing/ free climbing)	2		No soloing. No personal accident cover.
Roller hockey	2		
Roller skating	1		No cover for stunting
Rollerblading	1		No cover for stunting
Rounders	1		
Rowing/sculling (inland/coastal waters)	1	No white water	
Rugby (League/Union)	3		No personal accident cover
Running (up to marathon distance)	2		
Running/jogging (half marathon distance or less)	1		
Safari tours	1	Special condition (a) applies	No cover for handling or work with dangerous animals including big cats, crocodiles, alligators, hippopotamuses, snakes elephants or bears
Sail boarding (see wind surfing)			
Sailing (inland/coastal waters)	1	Special condition (a) or (b) applies	No personal liability cover
Sailing (outside coastal waters)	2	Special condition (a) or (b) and special condition (c) applies	No personal liability cover

Sport, activity	Level	Special conditions	Special exclusions
Sandboarding/sand skiing	3		
Scuba diving (to 30 metres)	1	Special condition (e) applies	See special exclusion (ii)
Scuba diving (to 50 metres)	3	Special condition (e) applies	See special exclusion (ii). No personal accident cover
Scuba diving (unqualified/learn to dive course/discover dive with qualified instructor)	1	Special condition (a) applies	See special exclusion (ii)
Sculling (see rowing)			
Sea kayaking/sea canoeing (see kayaking)			
Segway tours	1	Condition (a) applies, a helmet must be worn	No personal accident cover, no personal liability cover
Shark cage diving (see scuba diving)			
Skateboarding (ramp, half pipe, skate park, street)	1		
Skiing (cross country/Nordic skiing on marked trails)	3	Special condition (d) applies	See special exclusion (i)
Skiing (snowblading)	3	Special condition (d) applies	See special exclusion (i)
Skiing/snowboarding	3	Special condition (d) applies	See special exclusion (i)
Skiing/snowboarding (backcountry/ outside of resort boundary/alpine ski touring)	4	Special condition (d) applies	See special exclusion (i). No personal accident cover
Skiing/snowboarding (by helicopter/ snow cat)	4	Special condition (d) applies	See special exclusion (i). No personal accident cover
Skiing/snowboarding (dry slope)	3	Special condition (d) applies	See special exclusion (i)
Skiing/snowboarding (terrain park within resort)	4		See special exclusion (i). No personal accident cover
Skydiving/Tandem skydiving (one jump only)	1		No personal accident or personal liability cover
Sledding/Tobogganing/Snow Sleds/ Snow Sleighs (on snow)	3		No personal accident cover, no personal liability cover
Sleigh rides (horse drawn)	1		
Snooker	1		
Snorkelling	1		
Snow biking (on piste or off piste within resort boundaries)	3		See special exclusion (i). No personal accident cover
Snow kiting	4	Special condition (a) applies	No personal accident or personal liability cover
Snow rafting	3	Special condition (a) applies	No personal accident cover, no personal liability cover
Snowmobiling	3		Remote areas, racing, time trials and endurance events are excluded. No personal accident cover, No personal liability cover
Soccer	1		
Softball	1		
Spearfishing	2		No personal liability cover
Speed boating (inland/ coastal waters only)	1	Special condition (a) or (b) applies	No white water cover. No personal liability cover
Spelunking (see caving)			
Squash/Racquet ball	1		

Travel insurance
Policy wording

Sport, activity	Level	Special conditions	Special exclusions
Stand up paddle surfing/ paddle boarding	1		
Stilt walking	1		
Stoolball	1		
Surf boat rowing	1		
Surfing	1		
Swimming (pool; enclosed, inland or coastal waters only)	1		
Swimming with dolphins/whales/ whale sharks (inland or coastal waters only)	1	Special condition (a) applies	
Table tennis	1		
Tandem skydiving (see skydiving)			
Tchoukball	1		
Ten pin bowling (see bowling)			
Tennis	1		
Theme parks/fairgrounds	1	Special condition (a) applies	
Tough Mudder (see outdoor endurance)			
Trail bike riding (see motorbiking)			
Tramping (see hiking)			
Trampolining	1		
Trapeze/Hire Wire	3	Special condition (a) applies	No personal accident cover
Trekking (see hiking)			
Triathlon up to Middle Distance	2		
Triathlon up to sprint distance	1		
Tubing on rivers (grades 1-2) (see also white water rafting)	1	Special condition (a) applies	No personal accident cover
Ultimate Frisbee	1		
Via Ferrata	3		
Volleyball	1		
Wake skating – see water skiing			
Wakeboarding – see water skiing			
Walking (see hiking, trekking)			
War games (online gaming)	1		
War games/military simulation (see Paint balling/airsoft OR Rifle range/ sports shooting)			
Water polo	1		
Water skiing (barefoot)	3	Special condition (a) or (b) applies	No personal liability cover
Water skiing/wakeboarding/ wake skating	2	Special condition (a) or (b) applies	No jumping, No personal liability cover
Weight training (see also gym training)	1		Powerlifting
White water kayaking/canoeing (see kayaking/canoeing)			
White water rafting (grades 1-3)	1	Special condition (a) applies	
White water rafting (grades 4-5)	2	Special condition (a) applies	No personal accident cover
Windsurfing (inland or coastal waters only)	1		No personal liability cover

Sport, activity	Level	Special conditions	Special exclusions
Yachting (see sailing)			
Yoga (class, alone/home practice)	1		
Zip line	1	Special condition (a) applies	
Zorbing	2	Special condition (a) applies	No personal accident cover, no personal liability cover

Special conditions

- (a) **You** must be with a professional, qualified and licensed guide, instructor or operator.
- (b) **You** must have the appropriate certification or licence to do this sport or activity at home. If operating a motor vehicle the driver must have the appropriate valid UK licence for the machine.
- (c) Within 60 miles of a safe haven (a protected body of water used by marine craft for refuge from storms or heavy seas).
- (d) Conventional skiing/snowboarding only. It is not a condition of cover that **you** ski or board with a guide, however, **you** must follow the International Ski Federation code or the resort regulations and **we** recommend that **you** do not venture into back country areas without taking local advice and appropriate rescue equipment.
- (e) **You** must hold a British Sub Aqua Club certificate or Professional Association of Diving Instructors certificate or equivalent and follow the relevant Club or Association rules and guidelines at all times, or **you** must only dive under the constant supervision of a properly licensed diving school and follow their rules and instructions at all times.

Special exclusions

- (i) No cover for any competition, free-style skiing/snowboarding, ski/snowboard jumping, ski-flying, ski/snowboard acrobatics, ski/snowboard stunting, or ski racing or national squad training, the use of skeletons.
- (ii) No cover for any unaccompanied dive, any dive in overhead environments, or any dive for gain or reward.

Condition

You must act in a reasonable way and use all recommended safety equipment and protective clothing that is necessary and undergo any required training.

What is not covered

Cover does not apply if **you** are:

1. taking part in activities at a professional level;
2. competing at international events as a national representative;
3. participating in **hazardous activities** or extreme pursuits other than as listed;
4. racing or participating in speed or time trials;
5. motorbike touring or where a motorbike is the main mode of transport;
6. base jumping, cliff diving, martial arts competitions, mountaineering, potholing, caving (other than sightseeing/tourist attraction) motor sports, stunt flying/aerobatics;
7. taking part in expeditions to the Arctic or Antarctic;
8. taking part in dangerous expeditions or the crewing of a vessel more than 60 miles from a safe haven;
9. anything listed in the general exclusions.

Section 15 – Collision damage waiver excess

What is covered

We will pay up to the amount shown on the summary of cover for:

1. the reimbursement of the accidental damage or theft excess applied to **your** car hire insurance if the **insured vehicle** is stolen, damaged or involved in an accident during the **rental period**;
2. the cost of replacing rental car keys if these are lost, stolen or damaged during the **rental period**, this includes where necessary the costs to replace locks or for a locksmith to break in to the **insured vehicle**.

What is not covered

1. Any claim where **you** have not followed the terms of **your** rental agreement.
2. Any person aged under 21 years old.
3. Any claim for damage caused as a result of theft of the vehicle unless a written police report is obtained.

Section 16 – Hijack

What is covered

You are covered up to the limit as shown on the summary of cover, for each full 24 hour period **you** are the victim of a **hijack**.

What is not covered

1. If **you** or **your family** or **your** business associates have engaged in activities that could be expected to increase the risk of **hijack**.
2. Anything mentioned in the general exclusions.

Section 17 – Political unrest and natural catastrophe evacuation

This section does not apply to trips within the **United Kingdom**.

This section includes the services of Security Exchange who must be contacted as soon as possible if evacuation is required.

Telephone: +44 203 284 8844

What is covered

You are covered up to the limit shown on the summary of cover for reasonable costs and expenses incurred in transporting **you** from the country in which the **natural catastrophe** or **political unrest** has occurred to the nearest place of safety as a result of **you** needing to evacuate from **your** destination during **your** trip.

Conditions

You must contact Security Exchange as soon as possible if an event occurs which may result in **you** needing to leave a country. No claim will be paid if Security Exchange are not contacted.

What is not covered

1. Any costs incurred as a result of **you** failing to produce or maintain the required documents, visas and permits for the country in which **you** are travelling.
2. Anything listed in the general exclusions.

Section 18 – Financial failure protection

What is covered

You are covered up to the limit shown on the summary of cover for:

1. Irrecoverable sums paid in advance in the event of insolvency of the travel or accommodation provider not forming part of an inclusive/package holiday prior to departure.
2. In the event of insolvency after departure:
 - a) additional pro rata costs incurred by **you** in replacing that part of the travel arrangements to a similar standard to that originally booked;
 - b) if **curtailment** of the trip is unavoidable – the cost of return transportation to **your home** to a similar standard to that originally booked.

Condition

In the case of insolvency after departure as set out in 2a) and b) above where practicable **you** should obtain **our** approval prior to incurring the relevant costs.

What is not covered

We will not pay for:

1. Travel or accommodation not booked prior to departure.
2. The Financial Failure of:
 - a) any travel or accommodation provider in chapter 11 or any threat of insolvency being known at the date the policy is issued or date the booking is made (whichever is the later);
 - b) any travel or accommodation provider who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim);
 - c) any travel agent, tour organiser, booking agent or consolidator with whom **you** have booked travel or accommodation.
3. Any loss for which a third party is liable or which can be recovered by other legal means.
4. Any losses which are not directly associated with the incident that caused the insured to claim. For example, loss due to being unable to reach **your** pre-booked hotel following the financial failure of an airline.

NOTE: This section provides cover for the insolvency of any travel arrangements booked before departure, which do not form part of an inclusive holiday or are bonded or insured already.

These would include: scheduled airlines/hotels/car ferries/villas abroad and cottages in the UK/railway journeys including the Eurostar/coach journeys/car hire/caravan sites/campsites/mobile homes/camper rental/safaris/excursions/Eurotunnel/theme parks such as Disneyland Paris.

General conditions

1. All claims must be submitted within 60 days from the date of **your** return to the **United Kingdom**.
2. Original receipts and/or proof of ownership and value must be supplied in the event of a claim.
3. **You** must take all reasonable steps to recover any lost or stolen article(s).
4. If **we** require any medical certificates, information, evidence or receipts, these must be obtained by **you** at **your** expense.
5. If, at the time of making a claim, there is any other insurance covering the same risk, **we** are entitled to contact that **insurer** for a contribution.
6. **We** may at any time pay to **you our** full liability under this insurance, after which no further payments will be made in any respect.
7. In the event of a claim, if **we** require a medical examination **you** must agree to this.
8. In the event of death, **we** are entitled to a post mortem examination. The medical examination and post mortem would be at **our** expense.
9. **You** must not make any payment, admit liability, offer or promise to make any payment without written consent from **us**.
10. **We** are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for **our** benefit against any other party.
11. Damaged articles must be retained by **you** and if requested submitted to the claims handlers so as to substantiate a claim. Failure to do so may result in a claim being turned down.

12. If a claim made by **you** or anyone acting on **your** behalf is fraudulent or exaggerated, whether ultimately material or not, or any false declaration or statement is made or a fraudulent device is used in support of a claim **your** claim will be rejected and **your** cover will be cancelled with effect from the date of such fraudulent or exaggerated claim or the date of such false declaration or statement or use of such fraudulent device in support of a claim. Any amounts already paid by **us** in respect of any fraudulent or exaggerated claim must be repaid to **us**. **We** may in these circumstances report the matter to the police.

General exclusions

You are not covered for anything caused directly or indirectly by the following, unless **you** have contacted **us** and **we** have confirmed in writing that **you** will be covered:

1. If **you** choose to travel to a specific area against the advice issued by the Foreign & Commonwealth Office:
Telephone: +44 (0)20 7008 1500
Website: www.gov.uk/fco
2. A set of circumstances which **you** knew about at the time the trip was booked unless **you** could not reasonably have expected such circumstances to result in a claim.
3. **You** being 70 years at the start date of the policy.
4. Any criminal act by **you**.
5. Failure to comply with the laws applicable to the country in which **you** are travelling.
6. Bankruptcy/liquidation of a tour operator, travel agent or transportation company other than as specifically covered under section 18.
7. Any other costs that are caused by the event which led to a claim, unless specifically stated in the policy.
8. Any payment, which **you** would normally have made during **your** travels, if no claim had arisen.
9. Any trip that is undertaken for the purpose of:
 - a) obtaining medical treatment (whatever the nature of this treatment);
 - b) against the advice of a medically qualified doctor;
 - c) after being given a terminal prognosis.
10. Suicide, deliberate self-injury, being under the influence of drink or drugs (unless prescribed by a **medical practitioner**), alcoholism, drug addiction, solvent abuse, wilful exposure to exceptional risk (unless **you** are trying to save someone's life).
11. Any claim arising from sexually transmitted diseases.
12. Any injury, illness, death, loss, expenses or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness and/or any mutant derivatives or variations thereof however caused.
13. The cost of any routine or elective (non-emergency) treatment or surgery, including specialist review or referral, exploratory tests which are not directly related to the illness or injury which necessitated **your** admittance to hospital.
14. Any epidemic or pandemic.
15. Loss or damage to any property and expense or legal liability, directly or indirectly caused by or contributed to or arising from:
 - a) Ionising radiation or radioactive contamination from any nuclear fuel or nuclear waste, which results in burning of nuclear fuel;

- b) the radioactive toxic explosive or other dangerous properties of nuclear machinery or any part of it;
 - c) pressure waves from aircraft and other flying objects travelling faster than the speed of sound.
16. Any consequence whether direct or indirect of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), discharge, explosion or use of a weapon of mass destruction whether or not employing nuclear fission or fusion, or chemical, biological, radioactive or similar agents, by any party at any time for any reason, terrorist activity (although terrorist activity does not apply to claims made under section three emergency medical expenses and section five personal accident, providing the disturbances were not taking place at the start of the insured trip), civil war, rebellion, revolution, insurrection, blockade, military or usurped power.
17. **Your** manual work or hazardous occupation of any kind.

Comments and complaints procedure

We aim to provide a first class level of service at all times. If, for any reason, **you** feel that **our** service is not of the standard **you** would expect, please tell **us**. **Your** should address any enquiries or complaints, in writing, to:

Millstream Underwriting Limited
PO Box 18381, London EC3V 4QT
or email mail@mstream.co.uk

(quoting the policy and scheme number shown on **your** insurance schedule)

(Please supply **us** with **your** name, address, policy number or claim number and enclose copies of relevant correspondence as this will help **us** to deal with **your** complaint, in the shortest possible time.)

If **you** are not satisfied with **our** final response, **you** can refer the matter to the Financial Ombudsman Service.

The Financial Ombudsman Service
Exchange Tower
London E14 9SR

Please note that the Financial Ombudsman Service will not consider **your** complaint until **you** have received a final decision from Millstream Underwriting Limited.

For complaints relating to Financial Failure Protection
In the first instance please contact

The Claims Manager, IPP Claims Office
IPP House, 22-26 Station Road
West Wickham, Kent BR4 0PR

If **you** are not satisfied with **our** final response **you** can refer the matter to the Financial Ombudsman Service.

Claims procedure

All claims to be submitted within 60 days of the incident giving rise to the claim. First, check this wording to make sure **your** claim is valid:

Medical claims



In-patient treatment or out-patient treatment expected to be over £1,000

If serious injury is incurred in which **you** are admitted to hospital abroad or require significant out-patient treatment, call **our** Emergency Medical Assistance Service on +44 (0)20 7902 7990 as soon as possible. **You** will be given advice on what to do and the assistance **you** require. All original receipts for medical consultations/treatment/medication etc. should be retained and submitted to support **your** claim.

Out-patient less than £1,000 in the following countries only:

Spain, Greece, Cyprus, Egypt, Turkey and Portugal

If **you** need out-patient medical treatment and the costs are likely to be less than £1000 please provide a copy of **your** schedule to the doctor and **your** treatment will be paid by ChargeCare International in line with the policy wording. In such cases, the doctor will ask **you** to fill in a simple form to confirm the treatment and may request **you** pay the policy excess. The doctor will then send the medical bill and supporting documentation to ChargeCare International for repayment.

Contact for Chargecare International
admin@chargecare.net

Out-patient less than £1,000 in all other countries not listed above

You may download a claim form from www.hiscox.co.uk/travel/making-a-claim or contact the Claims Service for a claim form by email on claims@hiscoxtravelinsurance.co.uk or by phone on +44 (0) 330 660 0752. They will advise **you** of any additional supporting documentation required (this will be dependent upon the circumstances and nature of the medical claim). All original receipts for medical consultations/treatment/medication etc. should be retained and submitted to support **your** claim.

Other minor medical and out-patient treatment

You may download a claim form from www.hiscox.co.uk/travel/making-a-claim or contact the claims service for a claim form by email on claims@hiscoxtravelinsurance.co.uk or by phone on 0330 660 0752. They will advise **you** of any additional supporting documentation required (this will be dependent upon the circumstances and nature of the medical claim). All original receipts for medical consultations/treatment/medication etc should be retained and submitted to support **your** claim.

Cancellation claims

The travel agent, tour operator, provider of transport or accommodation must be contacted as soon as possible and **you** must obtain a cancellation invoice. The original tickets and booking forms/receipts will also be required to support **your** claim. **You** may download a claim form from www.hiscox.co.uk/travel/making-a-claim or contact the claims service for a claim form by email on claims@hiscoxtravelinsurance.co.uk or by phone on 0330 660 0752 when **you** return **home**. They will advise **you** of any other additional supporting documentation required (this will be dependent upon the reason for the cancellation).

Curtailment claims

Call the Emergency Medical Assistance Service on +44 (0)20 7902 7990 if **you** are ill or injured. Their authorisation must be obtained before **you** cut short **your** trip. All original ticket stubs/booking forms/receipts should be retained and submitted to support **your** claim. **You** may download a claim form from www.hiscox.co.uk/travel/making-a-claim or contact the claims service for a claim form by email on claims@hiscoxtravelinsurance.co.uk or by phone on 0330 660 0752 when **you** return **home**. They will advise **you** of any additional supporting documentation required (this will be dependent upon the reason for the **curtailment**).

Personal liability and legal expenses claims	<p>Obtain as much information as possible, including police reports, witness details and any photographs. You must not admit liability at any time. The claims service must be notified as soon as possible by email on claims@hiscoxtravelinsurance.co.uk or by phone on 0330 660 0752.</p>
Personal baggage claims	<p>Written proof of the incident must be obtained from the police, the accommodation management, tour operator or carrier within 24-hours of the reported loss/theft. If the loss occurs during travel, you must obtain a property irregularity report from the carrier. For all item(s), pair or sets of items over £100, you will also be asked to provide the original receipts. If you cannot find the original receipts, other proof of ownership (such as bank/ credit card statements and photographs of yourself wearing the item) may be offered to support your claim instead.</p> <p>If personal baggage is delayed obtain a written report from the carrier (e.g. airline, shipping company etc) is required detailing the length and cause of the delay. Retain all the receipts which relate to any emergency replacement items you have purchased.</p> <p>You may download a claim form from www.hiscox.co.uk/travel/making-a-claim or contact the claims service for a claim form by email on claims@hiscoxtravelinsurance.co.uk or by phone on 0330 660 0752 when you return home.</p>
Money claims	<p>Written proof of the incident must be obtained from the police, the accommodation management, tour operator or carrier within 24-hours of the loss/theft. You may be asked to provide proof of the withdrawal of the money from the bank. Please remember that the loss of money must occur whilst it is carried on your person or whilst it is left in a locked safety deposit box. You may download a claim form from www.hiscox.co.uk/travel/making-a-claim or contact the claims service for a claim form by email on claims@hiscoxtravelinsurance.co.uk or by phone on 0330 660 0752.</p>
Missed departure	<p>Written confirmation must be obtained from the transport company, police or roadside claims assistance service confirming the location, reason and duration of the delay. You may download a claim form from www.hiscox.co.uk/travel/making-a-claim or contact the claims service for a claim form by email on claims@hiscoxtravelinsurance.co.uk or by phone on 0330 660 0752.</p>
Travel delay as a result of travel disruption	<p>Written confirmation must be obtained from the airline, shipping, coach or train company stating the period of the delay and the reason for the delay.</p> <p>Please remember that cover for travel delay is provided for these specific reasons only:</p> <ul style="list-style-type: none"> • strike or industrial action (provided that when this policy was taken out and or the trip was booked, there was no reasonable expectation that the trip would be affected by such cause); • adverse weather conditions; • the mechanical breakdown or technical fault of the aircraft, coach or sea vessel.
Financial failure protection claims	<p>To claim, either visit the IPP website at www.ipplondon.co.uk and download a claim form or write to IPP Claims Office, 22-26 Station Road, West Wickham, Kent BR4 0PR, tel +44 (0)20 8776 3752, email info@ipplondon.co.uk. The claim should be advised to us as soon as reasonably practicable and in any event within 14 days. IPP will only accept claims submitted up to six months after the failure. Any claims submitted after the six month period will not be processed.</p>

Data protection

Information about **your** policy may be shared between Hiscox Underwriting Ltd, Millstream Underwriting Limited, AWP P&C SA, AWP Assistance UK Limited, International Passenger Protection Limited and a consortium of Association of British Insurers member companies for underwriting purposes.

Please note that sensitive health and other information **you** provide may be used by **us, our** representatives and other insurers and industry governing bodies and regulators to process **your** insurance, handle claims and prevent fraud. This may involve transferring information to other countries (some of which may have limited or no data protection laws). **We** have taken steps to ensure that **your** information is held securely.

Information **we** hold will not be shared with third parties for marketing purposes. **You** have the right to access **your** personal records.

Details about our regulator

Hiscox Travel Insurance is arranged by Hiscox Underwriting Ltd and underwritten by Millstream Underwriting Limited on behalf of AWP P&C SA.

AWP Assistance UK Limited is the appointed administrator in the **United Kingdom**. Hiscox Underwriting Ltd, Millstream Underwriting Limited and AWP Assistance UK Limited are authorised and regulated by the Financial Conduct Authority (FCA).

AWP P&C SA is authorised by Autorité de Contrôle Prudentiel in France and is regulated by the Financial Conduct Authority for the conduct of business in the UK.

Millstream Underwriting Limited and AWP Assistance UK Limited will act as agents for AWP P&C SA with respect to the receipt of customer **money** and for the purpose of settling claims and handling premium refunds.

Hiscox Underwriting Ltd., Registered in England No 02372789, Registered Office:
1 Great St Helen's, London EC3A 6HX.

Millstream Underwriting Limited, Registered in England No. 3896220, Registered Office:
150 Leadenhall Street, London EC3V 4QT.

AWP Assistance UK Limited, PO Box 74005, 60 Gracechurch Street, London EC3P 3DS.

International Passenger Protection Limited will act as agents for certain underwriters at Lloyd's with respect to the receipt of customer **money** and for the purpose of settling claims.

On behalf of International Passenger Protection Limited, Millstream Underwriting Limited will act as agent for the receipt of customer **money** and handling premium refunds.

Governing law

Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English. **We** the **insurer** and **you** do not intend any term of this contract to be enforceable pursuant to the Contract (Rights Of Third Parties) Act 1999.

Financial services compensation scheme

In the event that the **insurer**, AWP P&C SA is unable to pay a claim **you** may be entitled to compensation from the Financial Services Compensation Scheme. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at www.fscs.org.uk.

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For training and quality control purposes,
telephone calls may be monitored or recorded.
Hiscox Underwriting Ltd is authorised and
regulated by the Financial Conduct Authority.

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